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Responsible Gaming (RG) Policy

Operator: CW Investments N.V./cwbet.io

Introduction

CW Investments N.V. is committed to fostering a safe, enjoyable, and responsible gaming environment in full compliance with the Curaçao Gaming Authority (CGA) standards under the National Ordinance on Games of Chance (LOK). We recognize that while gaming is a form of entertainment for many, it carries potential risks of addiction and financial harm. This Responsible Gaming (RG) Policy outlines our dedication to minimizing these risks by providing robust tools, resources, and support to help users maintain control over their gaming habits. By adhering to this policy, we aim to promote a balanced approach to gaming, protect vulnerable individuals, and ensure our operations reflect the highest standards of player welfare as mandated by the CGA.

Player Protection Measures

- **Age Verification:**
 - Users must confirm they are at least 18 (or the legal gambling age in their jurisdiction) via mandatory identity checks before accessing gaming services.
- **Self-Exclusion Options:**
 - Users may opt for temporary (minimum 7 days) or permanent self-exclusion, blocking account access during the chosen period.
- **Limit-Setting Tools:**
 - Users can set daily, weekly, or monthly deposit, wager, and loss limits, adjustable with immediate effect for reductions and a 7-day cooling-off period for increases, per CGA requirements.
- **Time Management:**
 - Session time limits and mandatory reality checks (pop-up reminders every 30 minutes) are available to encourage breaks and awareness of gaming duration.

Self-Exclusion and Cooling-Off Periods

- **Self-Exclusion Process:**

- Voluntary self-exclusion is available via account settings or Customer Support (support@cwbet.io), with options ranging from 7 days to indefinite periods.
- Once activated, self-exclusion cannot be reversed until the specified duration expires; account reactivation requires CGA-compliant verification.
- **Cooling-Off Periods:**
 - Short-term breaks (e.g., 24 hours to 7 days) can be requested, suspending gaming access without affecting account status.
- **Post-Exclusion:**
 - Excluded users are barred from opening new accounts during the exclusion period, with checks against a centralized exclusion register maintained per CGA guidelines.

Responsible Gambling Tools

- **Monitoring Features:**
 - Reality checks notify users of time spent every 30 minutes; session limits can be preset to auto-logout after a specified duration.
- **Account Transparency:**
 - Users have 24/7 access to a detailed gaming history (bets, deposits, withdrawals) and financial transaction logs via their account dashboard.
- **Support Links:**
 - Direct links to professional help organizations are prominently displayed on the platform, including multilingual options where applicable.
- **Loss Limit Notifications:**
 - Alerts are triggered when users approach 80% of their set loss limits, encouraging informed decision-making.

Underage Gambling Prevention

- **Verification Protocols:**
 - Strict CGA-compliant age verification at registration requires government-issued ID and address proof; accounts are suspended if underage use is detected.
- **Parental Resources:**

- Links to parental control software (e.g., Net Nanny, Qustodio) and educational materials on preventing minors' access are available on the Website.
- **Staff Vigilance:**
 - Employees are trained to identify and report potential underage gambling attempts, with immediate account closure and fund return (excluding winnings) for confirmed cases.

Advertising and Marketing Standards

- **Ethical Promotion:**
 - Advertisements must not target minors, vulnerable individuals, or self-excluded users, adhering to CGA marketing codes.
- **Responsible Messaging:**
 - All marketing materials include clear responsible gaming messages (e.g., "Play Responsibly, Know Your Limits") and helpline contacts.
- **Promotional Design:**
 - Offers (e.g., bonuses, free spins) are structured to avoid encouraging excessive play, with transparent terms and wagering requirements.

Training and Awareness

- **Employee Training:**
 - All staff complete mandatory annual training on responsible gaming, covering identification of problem gambling signs, CGA policies, and customer support protocols.
- **Customer Support:**
 - Representatives are equipped to assist users with RG tools, provide self-exclusion guidance, and refer to external support organizations promptly.
- **Awareness Campaigns:**
 - Regular player education initiatives (e.g., newsletters, pop-ups) highlight RG tools and resources, per CGA best practices.

Support and Assistance

- **Help Resources:**
 - Users are encouraged to seek assistance if experiencing gambling issues; contact details for support are accessible on every page.

- **Support Organizations:**

- Reputable RG bodies, including:
 - GamCare (<https://www.gamcare.org.uk/>)
 - BeGambleAware (<https://www.begambleaware.org/>)
 - Gamblers Anonymous (<https://www.gamblersanonymous.org/ga/>)
 - Gambling Therapy (<https://www.gamblingtherapy.org/>)
 - Responsible Gambling Council (<https://www.responsiblegambling.org/>)

- **Local Support:**

- Information on Curaçao-based counseling services is provided, ensuring compliance with local CGA expectations.

Policy Review and Updates

- **Review Process:**

- This RG Policy is reviewed at least annually (or as required by CGA updates) to align with evolving regulations and industry standards.

- **Communication:**

- Policy amendments are communicated via email to registered users and posted on the Website, with a 30-day notice period for significant changes.

- **User Acknowledgment:**

- By using the platform, users agree to uphold a responsible gaming approach and comply with this Policy.

CGA Compliance Enhancements (2025)

- **Centralized Exclusion Register:** Integration with a CGA-maintained database to track self-excluded players across operators.
- **Enhanced Monitoring:** Mandatory use of AI-driven analytics to flag at-risk behaviors (e.g., excessive deposit frequency, erratic betting patterns).
- **Financial Safeguards:** Requirement to offer players a “source of funds” declaration option for high-value transactions, supporting AML/RG crossover compliance.

- **Public Reporting:** Annual submission of RG compliance reports to the CGA, detailing tool usage and support outreach statistics.